



11080137 \$209.00

## UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF New York

## Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle):  
CARL L. KUJAWA II

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by debtor in the last 6 years  
(include married, maiden and trade names):All Other Names used by joint debtor in the last 6 years  
(include married, maiden and trade names):Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.  
(If more than one, state all): 0987Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.  
(If more than one, state all):Street Address of Debtor (No. and street, city, state, zip):  
16 SAGEBRUSH LANE

Street Address of Joint Debtor (No. and street, city, state, zip):

LANCASTER NY 14086

County of Residence or of the Principal Place of Business:  
ERIE

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (If different from street address):

Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor  
(If different from addresses listed above)

05-91242

## Information Regarding the Debtor (Check the Applicable Boxes)

Venue: (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.**Type of Debtor** (Check all applicable boxes)  
☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)  
☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13  
☐ Chapter 9 ☐ Chapter 12  
☐ Sec. 304-Case ancillary to foreign proceeding**Nature of Debts** (Check one box)  
☒ Consumer/Non-business ☐ Business**Filing Fee** (Check one box)  
☒ Filing fee attached.  
☐ Filing fee to be paid in installments. (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.**Chapter 11, Small Business** (Check all boxes that apply)☐ Debtor is a small business as defined in 11 U.S.C. § 101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

## Statistical/Administrative Information (Estimates Only)

☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

## Estimated Number of Creditors

1-15 16-49 50-99 100-199 200-999 1000-over  
☐ ☐ ☒ ☐ ☐ ☐

## Estimated Assets (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million  
☐ ☐ ☒ ☐ ☐ ☐ ☐ ☐

## Estimated Debts (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million  
☐ ☐ ☒ ☐ ☐ ☐ ☐ ☐

THIS SPACE IS FOR COURT USE ONLY

FILED  
OCT 13 AM 6:31  
U.S. BANKRUPTCY COURT  
NORTH-BUFFALO

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

CARL L. KUJAWA II

**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date: 09/30/05

Signature of Attorney for Debtor(s)

DAVID K. BARNES

Printed Name of Attorney for Debtor(s)

DAVID K. BARNES

Firm Name:

808 CONVENTION TOWER, 43 COURT ST.

Address:

BUFFALO, NY 14202

716-856-5222

Telephone Number:

Date: 09/30/05

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13, United States Code, and have explained the relief available under each such chapter.

Signature of Attorney for Debtor(s)

Date

9/30/05

**EXHIBIT C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

**Signature(s) of Debtor(s) (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition  
Date:**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address:

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT** WESTERN**DISTRICT OF** New York

In re: CARL L. KUJAWA II

Debtor(s) Case No.

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	140000.00		
B - Personal Property	x	5	7734.51		
C - Property Claimed as Exempt	x	2			
D - Creditors Holding Secured Claims	x	1		121356.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	6		236450.40	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	17			
I - Current Income of Individual Debtor(s)	x	1			2690.00
J - Current Expenditures of Individual Debtor(s)	x	1			5000.00
Total Number of Sheets of All Schedules		36			
Total Assets			147734.51		
Total Liabilities				357806.40	



In re: CARL L. KUJAWA, II

Debtor(s) Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
16 SAGEBRUSH LANE LANCASTER, NY 14086	JOINT INTEREST (50%)	J	140,000.00	121,356.00
Total ->			\$140,000.00	(Report also on Summary of Schedules)

In re: CARL L. KUJAWA, IT

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		CASH ON HAND		100.00
		HSBC CHECKING ACCOUNT ACCOUNT #: 774-25972-2	J	350.51
02 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
03 Security Deposits with public utilities, telephone companies, landlords and others.	x			
04 Household goods and furnishings including audio, video, and computer equipment.		HOUSEHOLD GOODS AND FURNISHINGS	J	3,000.00
05 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				3,450.51

Continuation sheets attached

In re: CARL L. KUJAWA, *II*

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
06 Wearing apparel.		WEARING APPAREL		1,000.00
07 Furs and jewelry.		WEDDING RING		800.00
08 Firearms and sports, photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		MASS MUTUAL SEP IRA PO BOX 92714 CHICAGO, IL 60675	H	1,384.00
12 Stock and interest in incorporated and unincorporated businesses. Itemize.		50 SHARES, NPV K&M Auto Service Inc 2081 William Street Buffalo, NY 14206		0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				6,634.51

Continuation sheets attached



In re: CARL L. KUJAWA, IL

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13 Interest in partnerships or joint ventures. Itemize.	x			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15 Accounts receivable.	x			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				6,634.51

Continuation sheets attached



In re: CARL L. KUJAWA, II

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	x			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x			
21 Patents, copyrights, and other general intellectual property. Give particulars.	x			
22 Licenses, franchises, and other general intangible. Give particulars.	x			
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1989 CHEVY PICKUP		500.00
24 Boats, motors, and accessories.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				7,134.51

Continuation sheets attached



In re: CARL L. KUJAWA, *IL*

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25 Aircraft and accessories.	x			
26 Office equipment, furnishings, and supplies.	x			
27 Machinery, fixtures, equipment, and supplies used in business.	x			
28 Inventory.	x			
29 Animals.	x			
30 Crops-growing or harvested. Give particulars.	x			
31 Farming equipment and implements.	x			
32 Farm supplies, chemicals and feed.	x			
33 Other personal property of any kind not already listed. Itemize.		TOOLS OF TRADE		600.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				7,734.51

Continuation sheets attached

Form B6 C W (11-95)

In re: CARL L. KUJAWA, IL

Debtor(s) Case No.

(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under (Check one box).

☐ 11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
16 SAGEBRUSH LANE LANCASTER, NY 14086	CPLR § 5206(a) Homestead	10,000.00	140,000.00
CASH ON HAND	CPLR § 5205(d)(2) Wages		100.00
HOUSEHOLD GOODS AND FURNISHINGS	CPLR § 5205(a)(5) Wearing Apparel Household Furniture Refrigerator Radio TV Crockery Tableware and Cooking Utensils	3,000.00	3,000.00
WEARING APPAREL	CPLR § 5205(a)(5) Wearing Apparel Household Furniture Refrigerator Radio TV Crockery Tableware and Cooking Utensils	1,000.00	1,000.00
HSBC CHECKING ACCOUNT ACCOUNT #:774-25972-2	N.Y. Debt. & Cred. Law § 283(2) Bank Deposits	1,000.00	350.51
WEDDING RING	CPLR § 5205(a)(6) Wedding Ring	800.00	800.00
1989 CHEVY PICKUP	N.Y. Debt. & Cred. Law § 282(iii)(1) Motor Vehicles	500.00	500.00

In re: CARL L. KUJAWA, *IL*

Debtor(s) Case No.

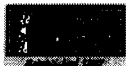
(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under (Check one box).

- ☐ 11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
TOOLS OF TRADE	CPLR § 5205(a)(7) Working Tools and Implements Including Farm Machinery Team Professional Instruments Furniture and Library	600.00	600.00
MASS MUTUAL SEP IRA PO BOX 92714 CHICAGO, IL 60675	CPLR § 5205(c)(2) Individual Retirement Account		1,384.00



Form B6 D W (12/03)

In re: CARL L. KUJAWA, IT

Debtor(s) Case No.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 1225 HSBC BANK PO BOX 4552 BUFFALO, NY 14240	X	J	VALUE \$ 139,000.00 1997 1ST MORTGAGE LIEN	88,957.00		
A/C # 3580 M&T BANK P.O. Box 767 BUFFALO, NY 14240	X	J	VALUE \$ 139,000.00 2001 MORTGAGE LIEN	32,399.00		
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
			Subtotal -> (Total of this page)	121,356.00		
			Total ->	121,356.00		

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

\*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: CARL L. KUJAWA, IL

Debtor(s) Case No.

(if known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to a maximum of \$4925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals**  
Claims of individuals up to a maximum of \$2225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**  
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See Instructions)	COD E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *


Subtotal ->  
(Total of this page)

☒ Continuation Sheets attached.

Total ->  
(use only on last page of the completed Schedule E.)

\$00.00

\*If contingent, enter C; if unliquidated, enter U; if disputed, enter D. (Report total also on Summary of Schedules)

Debtor CARL L. KUJAWA,   
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEB T O R	HUSBAND WIFE JOINDER COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
2142 COMMERCE CLEARING 15051 LEFFINGWELL ROAD SUITE 101 WHITTIER, CA 90604	X		2000 CREDIT LINE				14,000.00
167 COMMERCE CLEARING 15051 LEFFINGWELL ROAD SUITE 101 WHITTIER, CA 90604	X		2001 CREDIT LINE				1,150.00
7001 A&A WILLIAMS DELIVERIES PO BOX 53919 INDIANAPOLIS, IN 46253	X		2001 CREDIT LINE				300.00
2498 A. ANASTASIO & SONS 88 MIDDLETOWN AVENUE NEW HAVEN, CT 06513	X		2001 CREDIT LINE				2,058.75
0008 ADVANTA BUSINESS CARDS PO BOX 8088 PHILADELPHIA, PA 19101	X		2000 CREDIT LINE				11,743.28
1004 AMERICAN EXPRESS SUITE 0002 CHICAGO, IL 60679			2000 CREDIT CARD				7,156.00
Subtotal							\$ 36,408.03
Total							\$ 36,408.03

X continuation sheets attached.


Debtor CARL L. KUJAWA, TL  
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E	D E B T O R	H U S B A N D W I F E  J O I N T E R  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
3306 ARCH COMMUNICATIONS PO BOX 660770 DALLAS, TX 75266				2000 CREDIT LINE				45.43
3001 AT&T PO BOX 9001309 LOUISVILLE, KY 40290				2000 CREDIT LINE				75.00
0413 BANK OF AMERICA PO BOX 30770 TAMPA, FL 33630				1997 CREDIT CARD				12,958.00
1529 BUFFALO POSTAL COMMUNITY PO BOX 1628 BUFFALO, NY 14240				1992 CREDIT CARD				9,958.40
BUFFALO POSTAL COMMUNITY PO BOX 1628 BUFFALO, NY 14240				CREDIT LINE				9,587.40
CAPITAL ONE PO BOX 85147 RICHMOND, VA 23276				2001 CREDIT CARD				1,806.00
Subtotal								\$ 34,430.23
Total								\$ 70,838.26

☒ continuation sheets attached.

Debtor CARL L. KUJAWA,   
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S B A N D W I F E  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
6479 CAPITAL ONE PO BOX 85147 RICHMOND, VA 23276			2001 CREDIT CARD				9,326.00
0520 CHASE BANK PO BOX 15583 WILMINGTON, DE 19886			1995 CREDIT LINE				5,709.49
5447 CITI CARDS PO BOX 8111 S. HACKENSACK, NJ 07606			1997 CREDIT CARD				11,931.00
8637 DISCOVER BANK PO BOX 15251 WILMINGTON, DE 19886			1999 CREDIT CARD				9,423.67
1019 FIRST NIAGARA BANK PO BOX 886 LOCKPORT, NY 14095	X		2001 CONSUMER LOAN				5,000.00
3997 FIRST NIAGARA BANK PO BOX 886 LOCKPORT, NY 14095	X		1999 CREDIT LINE				15,000.00
Subtotal							\$ 56,390.16
Total							\$ 127,228.42

X continuation sheets attached.



Debtor CARL L. KUJAWA, IL  
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S B A N D A N D W I F E J O I N T L Y C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
3751 FIRST USA BANK NA PO BOX 1335 BUFFALO, NY 14240			1998 CREDIT CARD				58,333.00
167 GOLDEN R. TRANSPORT RD2 BOX 201-B WILLIAMSBURG, PA 16693			2001 CREDIT LINE				1,150.00
8127 HOUSEHOLD BANK NEVADA PO BOX 1099 LANGHORNE, PA 19047	X		2000 CREDIT CARD				4,500.00
0413 L&R Credit 8 LLC 116 John Street Suite 1510 New York, NY 10038			2000 credit				16,376.87
8695 NEXTEL PARTNERS PO BOX 5188 CAROL STREAM, IL 60197	X		2000 CREDIT LINE				550.00
2342 OUTSOURCE 261 MAIN STREET BUFFALO, NY 14009			2000 CREDIT LINE				22.50
Subtotal							\$ 80,932.37
Total							\$ 208,160.79

X continuation sheets attached.

Debtor **CARL L. KUJAWA**, **IF**  
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S B A N D W I F E J O I N T E R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
0520 Palisades Acquisition V.L 2101 W. Ben White Blvd. Austin, TX 78704			2000 credit line				5,709.49
9193 SITTON MOTOR LINES PO BOX 972449 DALLAS, TX 75397	X		2001 CREDIT LINE				1,325.00
2242 SUPREME DELIVERY 5150 DUFF DRIVE CINCINNATI, OH 45206	X		2001 CREDIT LINE				775.00
1058 TPC ENTERPRISES INC STE 118-290 CAVE CREEK, AZ 85331		[	CREDIT LINE 2000				11,958.00
UNIFUND CCR PARTNERS 11802 CONREY RD CINCINNATI, OH 45249			UNKNOWN				6,191.00
4160 VELOCITY EXPRESS NORTHEAS PO BOX 71267 CHICAGO, IL 60694	X		2000 CREDIT LINE				1,505.00
Subtotal							\$ 27,463.49
Total							\$ 235,624.28

X continuation sheets attached.

Debtor **CARL L. KUJAWA**, *IL*  
In re:

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S B A N D W I F E J O I N T E R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
5268 VERIZON 3099 WILLIAM CHEEKTOWAGA, NY 14227			2003				826.12
				Subtotal	\$		826.12
				Total	\$		236,450.40

\_\_\_\_\_ continuation sheets attached.



Form B6 G W (11-95)

In re: CARL L. KUJAWA, II

Debtor(s) Case No.

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re <b>CARL L. KUJAWA, II</b>	Case Number:
Debtor.	(If Known)

**SCHEDULE H - CODEBTORS**

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In CARL L. KUJAWA, II  
re:

Debtor(s) Case No.

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
MARRIED	JENNIFER KUJAWA - WIFE CHILD CHILD	32
Employment	DEBTOR	SPOUSE
Occupation	MECHANIC	
Name of Employer	K&M AUTO REPAIR	
How long employed	7 YEARS	
Address of Employer	2081 WILLIAM STREET CHEEKTOWAGA, NY 14206	

Income: (Estimate of average monthly income) \_\_\_\_\_

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) \$ 3200.00 \$  
 Estimate monthly overtime \_\_\_\_\_

SUBTOTAL \$ 3200.00 \$ 0.00

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security 510.00  
 b. Insurance \_\_\_\_\_  
 c. Union dues \_\_\_\_\_  
 d. Other (Specify) \_\_\_\_\_

SUBTOTAL OF PAYROLL DEDUCTIONS \$ 510.00 \$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY \$ 2690.00 \$ 0.00

Regular income from operation of business or profession or farm

(attach detailed statement) \_\_\_\_\_

Income from real property \_\_\_\_\_

Interest and dividends \_\_\_\_\_

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. \_\_\_\_\_

Social security or other government assistance (Specify) \_\_\_\_\_

Pension or retirement income \_\_\_\_\_

Other monthly income (Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME \$ 2690.00 \$ 0.00

TOTAL COMBINED MONTHLY INCOME \$ 2690.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Form B6 J W (11-95)

In CARL L. KUJAWA, II  
re:

Debtor(s) Case No.

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 1500.00

Are real estate taxes included? ☒ Yes ☐ No Is property insurance included? ☒ ☐

Utilities Electricity and Heating Fuel 325.00

Water and Sewer 30.00

Telephone 160.00

Other CABLE 50.00

Home maintenance (repairs and upkeep) 125.00

Food 600.00

Clothing 125.00

Laundry and dry cleaning 50.00

Medical and dental expenses 125.00

Transportation (not including car payments) 330.00

Recreation, clubs and entertainment, newspapers, magazines, etc. 150.00

Charitable contributions 50.00

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's

Life 190.00

Health 600.00

Auto 170.00

Other

Taxes (not deducted from wages or included in home mortgage payments)  
(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto \$ 420.00

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 5000.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

B. Total projected monthly expenses

C. Excess income (A minus B) \$ 0.00

D. Total amount to be paid into plan each

(Interval)

\$

**STATEMENT OF FINANCIAL AFFAIRS**

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF New York

In re: CARL L. KUJAWA, *IF*

Debtor(s) Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

**01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
20,800	2004 WAGES INCOME:
21232.00	2003 WAGES INCOME:



NONE  
X

## 02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

## 03A PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
9958.40	ERIE COUNTY SHERRIFF'S DEPARTMENT C/O BUFFALO POSTAL COMMUNITY FCU PO BOX 1628 BUFFALO, NY 14240		140 (EOW)

NONE

## 03B PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
UNKNOWN	DISCOVER BANK PO BOX 15251 WILMINGTON, DE 19886	9/30/05 (GARNISHMENT)	80.00

NONE

**04A SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS**

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
DISCOVER BANK V. CARL KUJAWA CASE #D023859	CIVIL	BUFFALO CITY COURT	JUDGMENT \$8823
BUFFALO POSTAL COMMUNITY FCU VS. CARL KUJAWA CASE #: b-54589	CIVIL	BUFFALO CITY COURT	JUDGMENT \$9958.4
NORTH AMERI-TRANS LOGISTICS vs. TRIUMBARI CONTAINERS	CIVIL (\$6,600 IN DISPUTE)	PROVINCE OF ONTARIO	CASE STILL PENDING
L&R CREDIT 8, LLC VS. CARL L. KUJAWA II	CIVIL	BUFFALO CITY COURT	PENDING
Palisades Acquisition V. LLC vs. Carl L. Kujawa ii, Index No. 79710/05	Civil	Buffalo City Court	Pending
D&H Acquisition Inc vs. Carl L. Kujawa	Civil	Buffalo City Court	Judgment \$19435.00
Unifund CCR Partners vs. Karl L Kujawa II	Civil	Buffalo City Court	Judgment \$6191.00

NONE

**04B SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS**

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SEIZURE	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DESCRIPTION AND VALUE OF PROPERTY
04/01/2004	BUFFALO POSTAL COMMUNITY FCU PO BOX 1628	GARNISHMENT \$70 EOW

NONE  
☒

## 05 REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
☒

## 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
☒

## 06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
☒

## 07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 08 LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
DAVID K. BARNES 808 CONVENTION TOWER 43 COURT STREET BUFFALO, NY 14202	5/1/04	\$750.00

NONE  
X

## 10 OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 13 SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE  
X

## 14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE  
X

## 15 PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE  
X

## 16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NONE  
X

## 17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE  
X

## 17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE  
X

## 17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

## 18A NATURE, LOCATION, AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Tax ID#	NAME	BEGINNING AND ENDING DATES	ADDRESS	NATURE OF BUSINESS ADDRESS
16-1541455	K&M AUTO SERVICE INC.	1997 TO PRESENT	2081 WILLIAM STREET BUFFALO, NY 14206	AUTO REPAIR. 50% stock ownership.
16-5833904	NORTHAEMERITRANS LOGISTICS	01/99 TO ??/2001	39 WILLIAM STREET BUFFALO, NY 14206	TRUCKING LOGISTICS

NONE  
☒

**18B NATURE, LOCATION, AND NAME OF BUSINESS**

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

**Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION****UNITED STATES BANKRUPTCY COURT WESTERN****DISTRICT OF New York**In **CARL L. KUJAWA II**  
re:

Debtor(s)

Case No.  
Chapter 7**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property to Be Surrendered.*

**Description of property****Creditor's name****b. Property to Be Retained.****[Check any applicable statement.]**

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
16 Sagebrush Lane, Lancaster NY	HSBC	X		YES
16 Sagebrush Lane, Lancaster, NY	M&T BaNK	X		YES

9/30/05

Date:

*Carl L. Kujawa II*  
Signature of Debtor

Signature of Co-Debtor

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*





3085W Stmt of Comp.:  
Rule 2016(b) (12-95)

**UNITED STATES BANKRUPTCY COURT**

**WESTERN DISTRICT OF New York**

In re: **CARL L. KUJAWA, Jr.**

Debtor(s) Case No.

(if known)

**STATEMENT**

**Pursuant to Rule 2016(b)**

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 750.00
  - (b) prior to filing this statement, debtor(s) have paid \$ 750.00
  - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: 9/30/05

Respectfully submitted, **DAVID K. BARNES**

Attorney for Petitioner

Attorney's name and address

DAVID K. BARNES, 808 Convention Tower, Buffalo, NY 14202

## UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF New York

In re: CARL L. KUJAWA II

Case No.  
Debtor(s)  
Chapter 7

## DESIGNATION OF AGENT

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Dated: 09/30/05

Debtor Carl L. Kujawa II  
CARL L. KUJAWA II

Debtor \_\_\_\_\_

Attorney David K. Barnes  
DAVID K. BARNES



Date Petition Filed \_\_\_\_\_  
Bankruptcy Judge \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF New York

In re: CARL L. KUJAWA *II*

Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

(if known)

**REAFFIRMATION AGREEMENT**

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1) Name of creditor (Including last known holder of any negotiable Instrument) and complete mailing address including zip code.	(2) Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	(3) Indicate if claim is contingent, unliquidated or disputed	(4) H W or J	(5) Amount of Claim
---	--	--	--------------------------	------------------------

HSBC MORTGAGE  
One HSBC Center  
Buffalo, NY 14203

MORTGAGE LIEN

J 92869.82

- ☒ The terms of the reaffirmation are as follows:  
100% payment in full

- ☒ The terms of the reaffirmation are set forth on the Creditor's Form of Reaffirmation Agreement annexed

_____	_____	9-30-05	Carl L. Kujawa II
Date	Signature of Creditor	Date	Signature of Debtor
			_____ Signature of Debtor

**NOTICE TO DEBTOR**

This agreement may be rescinded at any time prior to discharge or within 60 days after this agreement is filed with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

**DECLARATION OF ATTORNEY**

I, DAVID K. BARNES the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement.

Executed on \_\_\_\_\_

\_\_\_\_\_  
Signature of Attorney for Debtor(s)

Date Petition Filed \_\_\_\_\_  
Bankruptcy Judge \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF New York

In re: CARL L. KUJAWA II

Debtor(s) Case No. \_\_\_\_\_ (if known)  
Chapter 7

**REAFFIRMATION AGREEMENT**

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1) Name of creditor (Including last known holder of any negotiable instrument) and complete mailing address including zip code.	(2) Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	(3) Indicate if claim is contingent, unliquidated or disputed	(4) H W or J	(5) Amount of Claim
---	--	--	--------------------------	------------------------

M&T Bank  
PO Box 1319  
Buffalo, NY 14240

2nd mortgage lien

J 32229.00

- ☒ The terms of the reaffirmation are as follows:  
100W% payment in full

- ☒ The terms of the reaffirmation are set forth on the Creditor's Form of Reaffirmation Agreement annexed

_____	_____	9-30-05	Carl L. Kujawa II
Date	Signature of Creditor	Date	Signature of Debtor
			_____ Signature of Debtor

**NOTICE TO DEBTOR**

This agreement may be rescinded at any time prior to discharge or within 60 days after this agreement is filed with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

**DECLARATION OF ATTORNEY**

I, DAVID K. BARNES the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement.

Executed on \_\_\_\_\_

\_\_\_\_\_  
Signature of Attorney for Debtor(s)



3092 - Verification of Creditor Matrix. 12/95

**UNITED STATES BANKRUPTCY COURT**

WESTERN **DISTRICT OF** New York

In re: CARL L. KUJAWA II

Case No.  
Debtor(s)  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: 09/30/05

Debtor Carl L. Kujawa II  
CARL L. KUJAWA II

Debtor \_\_\_\_\_

3065W Disclosure of compensation of bankruptcy petition preparer, Bankruptcy Form B280, 12/03

# UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF New York

In re: CARL L. KUJAWA II

Address: 16 SAGEBRUSH LANE

Debtor(s)

Bankruptcy Case No.

Chapter 7

Last four digits of Soc. Sec. No/Complete EIN  
or other Tax I.D. No. (If more than one, state all): 0987

## DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

1. Under 11 U.S.C. §110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept	\$ 750.00
Prior to the filing of this statement I have received	\$ 750.00
Balance Due	\$ 0.00

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was: ☐ Debtor ☒ Other (specify)
4. The source of the compensation paid to me is: ☐ Debtor ☒ Other (specify)
5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.
6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME(S) SOCIAL SECURITY NUMBER(S)

## DECLARATION OF BANKRUPTCY PETITION PREPARER

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X

Signature DAVID K. BARNES Social Security Number 117-68-5295 Date 9/30/05

Name (Print): DAVID K. BARNES, ESQ., 808 CONVENTION TOWER, 43 COMPT ST.  
Address: BUFFALO, NY  
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

14202



Form B6 Cont. W (12-03)

In re: CARL L. KUJAWA, II

Debtor(s) Case No.

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1.)

Date 9/30/05

Signature

Carl L. Kujawa II

CARL L. KUJAWA II

Debtor

Date

Signature

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

 Social Security Number  
(Required by 11U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1.)

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



## United States Bankruptcy Court

WESTERN District Of New York

### STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): CARL L. KUJAWA *II*  
(Check the appropriate box and, if applicable, provide the required information.)

Debtor has a social security number and it is 129-52-0987

2. Name of Joint Debtor (enter First, Last, Middle):  
(Check the appropriate box and, if applicable, provide the required information.)

I declare under penalty of perjury that the foregoing is true and correct.

*Carl L. Kujawa II*      *9-30-05*  
X Signature of Debtor      Date

\_\_\_\_\_  
X Signature of Joint Debtor      Date

*\*Joint debtors must provide information for both spouses.*

*Penalty for making a false statement:* Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. § 152 and 3571.



**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF New York**

CARL L. KUJAWA II

In re

Case No:

Chapter 7

Debtor(s)

**DECLARATION RE: ELECTRONIC FILING**

**PART I--DECLARATION OF PETITIONER(S):**

I (We) CARL L. KUJAWA and the undersigned debtor(s), hereby declare under penalty of perjury, the information I (we) have given my (our) attorney and the information provided in the electronically filed petition is true and correct. I (We) consent to my (our) attorney sending my (our) petition, and the accompanying statements and schedules to the United States Trustees. I (We) understand that failure to provide the trustee with the signed original of this Declaration Re: Electronic Filing within 15 days following the date the petition was electronically filed will cause my (our) case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice.

Dated:

9-30-2005

Signed:

Carl L. Kujawa II

**PART II--DECLARATION OF ATTORNEY:**

I declare under penalty of perjury that I have reviewed the above debtor(s) petition, schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. The debtor(s) will have signed this form before I file the petition, schedules and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court, and I will send copies of this declaration, the petition, schedules and statements to the trustee appointed in this case and to the United States Trustee. This declaration is based upon all information of which I have knowledge.

Dated:

9-30-2005

Signed:

D.K.B.

Attorney for Debtor(s)

COMMERCE CLEARING  
15051 LEFFINGWELL ROAD  
SUITE 101  
WHITTIER, CA 90604

COMMERCE CLEARING  
15051 LEFFINGWELL ROAD  
SUITE 101  
WHITTIER, CA 90604

COMMERCE CLEARING  
15051 LEFFINGWELL ROAD  
SUITE 101  
WHITTIER, CA 90604

COMMERCE CLEARING  
15051 LEFFINGWELL ROAD  
SUITE 101  
WHITTIER, CA 90604

A&A WILLIAMS DELIVERIES  
PO BOX 53919  
INDIANAPOLIS, IN 46253

A&A WILLIAMS DELIVERIES  
PO BOX 53919  
INDIANAPOLIS, IN 46253

A&A WILLIAMS DELIVERIES  
PO BOX 53919  
INDIANAPOLIS, IN 46253

A. ANASTASIO & SONS  
88 MIDDLETOWN AVENUE  
NEW HAVEN, CT 06513

A. ANASTASIO & SONS  
88 MIDDLETOWN AVENUE  
NEW HAVEN, CT 06513

A. ANASTASIO & SONS  
88 MIDDLETOWN AVENUE  
NEW HAVEN, CT 06513

ADVANTA BUSINESS CARDS  
PO BOX 8088  
PHILADELPHIA, PA 19101

ADVANTA BUSINESS CARDS  
PO BOX 8088  
PHILADELPHIA, PA 19101

ADVANTA BUSINESS CARDS  
PO BOX 8088  
PHILADELPHIA, PA 19101

ALBANY TRANSPORT  
7177 INDUSTRIAL PARKWAY  
PLAIN CITY, OH 43064

ALBANY TRANSPORT  
7177 INDUSTRIAL PARKWAY  
PLAIN CITY, OH 43064

AMERICAN EXPRESS  
SUITE 0002  
CHICAGO, IL 60679

ARCH COMMUNICATIONS  
PO BOX 660770  
DALLAS, TX 75266

AT&T  
PO BOX 9001309  
LOUISVILLE, KY 40290

BANK OF AMERICA  
PO BOX 30770  
TAMPA, FL 33630

BUFFALO POSTAL COMMUNITY FCU  
PO BOX 1628  
BUFFALO, NY 14240

\*CAPITAL MANAGEMENT SERVICES  
726 EXCHANGE STREET  
SUITE 700  
BUFFALO, NY 14210

CAPITAL MANAGEMENT SERVICES  
726 EXCHANGE STREET  
SUITE 700  
BUFFALO, NY 14210

CAPITAL ONE  
PO BOX 85147  
RICHMOND, VA 23276

CAPITAL ONE  
PO BOX 85147  
RICHMOND, VA 23276

CHASE BANK  
PO BOX 15583  
WILMINGTON, DE 19886

CITI CARDS  
PO BOX 8111  
S. HACKENSACK, NJ 07606

DEWITT MOTO FREIGHT  
PO BOX 915  
EVART, MI 49631

DEWITT MOTO FREIGHT  
PO BOX 915  
EVART, MI 49631

DISCOVER BANK  
PO BOX 15251  
WILMINGTON, DE 19886

FAST TRACK DELIVERIES  
39 OLCOTT PLACE  
BUFFALO, NY 14225

FAST TRACK DELIVERIES  
39 OLCOTT PLACE  
BUFFALO, NY 14225

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST NIAGARA BANK  
PO BOX 886  
LOCKPORT, NY 14095

FIRST USA BANK  
PO BOX 15153  
WILMINGTON, DE 19886

FIRST USA BANK NA  
15153  
WILMINGTON, DE 19886

FIRST USA BANK NA  
PO BOX 1335  
BUFFALO, NY 14240

GOLDEN R. TRANSPORT  
RD 2 BOX 201B  
WILLIAMSBURG, PA 16693

GOLDEN R. TRANSPORT  
RD 2 BOX 201B  
WILLIAMSBURG, PA 16693

HOUSEHOLD BANK NEVADA  
PO BOX 1099  
LANGHORNE, PA 19047

HOUSEHOLD BANK NEVADA  
PO BOX 1099  
LANGHORNE, PA 19047

HRS USA  
PO BOX 17298  
BALTIMORE, MD 21297

HRS USA  
PO BOX 17298  
BALTIMORE, MD 21297

JE MACCALLUM TRANSPORT  
22 OAKMONT DRIVE  
MISSISSAUGA, ONTARIO L2T2G9

JE MACCALLUM TRANSPORT  
22 OAKMONT DRIVE  
MISSISSAUGA, ONTARIO L2T2G9

JOEY T'S TRANSPORTATION  
PO BOX 142  
DUNKIRK, NY 14048

JOEY T'S TRANSPORTATION  
PO BOX 142  
DUNKIRK, NY 14048

L&R Credit 8 LLC  
116 John Street  
Suite 1510  
New York, NY 10038

LEGACY EXPRESS  
PO BOX 104  
PLAINFIELD, WI 54966

LEGACY EXPRESS  
PO BOX 104  
PLAINFIELD, WI 54966

M&T BANK  
P.O. Box 767  
BUFFALO, NY 14240

M&T BANK  
P.O. Box 767  
BUFFALO, NY 14240

MAGIC TRANSPORT  
PO BOX 935  
CHEEKTOWAGA, NY 14225

MAGIC TRANSPORT  
PO BOX 935  
CHEEKTOWAGA, NY 14225

MCBURNEY TRANSPORT  
PO BOX 427  
HAGERSVILLE, ONTARIO NOA1HO

MCBURNEY TRANSPORT  
PO BOX 427  
HAGERSVILLE, ONTARIO NOA1HO



NEXTEL PARTNERS  
PO BOX 5188  
CAROL STREAM, IL 60197

NEXTEL PARTNERS  
PO BOX 5188  
CAROL STREAM, IL 60197

OUTSOURCE  
261 MAIN STREET  
BUFFALO, NY 14009

PRIMETIME EXPRESS  
PO BOX 449  
BUFFALO, NY 14207

PRIMETIME EXPRESS  
PO BOX 449  
BUFFALO, NY 14207

Palisades Acquisition V.LLC  
2101 W. Ben White Blvd.  
Austin, TX 78704

RECEIVABLES SPECIALIST INC  
PO BOX 26570  
TARAMAC, FL 33320

RECEIVABLES SPECIALIST INC  
PO BOX 26570  
TARAMAC, FL 33320

S&H TRANSPORTATION  
PO BOX 8  
O'FALLON, MO 63366

S&H TRANSPORTATION  
PO BOX 8  
O'FALLON, MO 63366

SAMMONS TRUCKING  
PO BOX 16050  
MISSOULA, MT 59808

SAMMONS TRUCKING  
PO BOX 16050  
MISSOULA, MT 59808

SITTON MOTOR LINES  
PO BOX 972449  
DALLAS, TX 75397

SITTON MOTOR LINES  
PO BOX 972449  
DALLAS, TX 75397

SPRINT PCS  
PO BOX 62071  
BALTIMORE, MD 21264

SPRINT PCS  
PO BOX 62071  
BALTIMORE, MD 21264

STIX TRANSPORTATION  
PO BOX 54644  
LEXINGTON, KY 40555

STIX TRANSPORTATION  
PO BOX 54644  
LEXINGTON, KY 40555

SUPREME DELIVERY  
5150 DUFF DRIVE  
CINCINNATI, OH 45206

SUPREME DELIVERY  
5150 DUFF DRIVE  
CINCINNATI, OH 45206

TIMBERLAND TRUCKING  
PO BOX 416, RT 157  
EAST MILLINOCKET, ME 04430

TIMBERLAND TRUCKING  
PO BOX 416, RT 157  
EAST MILLINOCKET, ME 04430

TPC ENTERPRISES INC  
STE 118-290  
CAVE CREEK, AZ 85331

TRANSCHEM SERVICES  
PO BOX 148  
MILLERSBURG, OH 44654

TRANSCHEM SERVICES  
PO BOX 148  
MILLERSBURG, OH 44654

UNIFUND CCR PARTNERS  
11802 CONREY RD  
CINCINNATI, OH 45249

VELOCITY EXPRESS NORTHEAST I  
PO BOX 71267  
CHICAGO, IL 60694

VELOCITY EXPRESS NORTHEAST I  
PO BOX 71267  
CHICAGO, IL 60694

VERIZON  
3099 WILLIAM  
CHEEKTOWAGA, NY 14227

VERIZON  
PO BOX 15124  
ALBANY, NY 12212

VERIZON  
PO BOX 15124  
ALBANY, NY 12212

YELLOW PAGES  
PO BOX 670528  
HOUSTON, TX 77276

YELLOW PAGES  
PO BOX 670528  
HOUSTON, TX 77276